

In re:
Kathy Macias
Debtor

Case No. 22-14198-SY
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-6

User: admin

Page 1 of 2

Date Rcvd: Feb 13, 2023

Form ID: 318a

Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2023:

Recip ID	Recipient Name and Address
db	+ Kathy Macias, 16235 Randall Avenue, Apt. 14, Fontana, CA 92335-5513
41333903	+ USA Checks Cashed & Payday Advance, 9311 Sierra Avenue, Fontana, CA 92335-5712

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Feb 14 2023 05:19:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Feb 14 2023 05:24:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
41333896	+ EDI: BANKAMER.COM	Feb 14 2023 05:19:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
41333897	+ EDI: CITICORP.COM	Feb 14 2023 05:19:00	Best Buy Credit Card, PO Box 9001007, Louisville, KY 40290-1007
41333898	+ EDI: RMSC.COM	Feb 14 2023 05:19:00	Care Credit, PO Box 960061, Orlando, FL 32896-0061
41333899	^ MEBN	Feb 14 2023 00:29:42	Citibank, c/o Suttel & Hammer APC, P O BOX C-90006, Bellevue, WA 98009
41333900	+ EDI: WFNNB.COM	Feb 14 2023 05:19:00	Comenity Bank/ Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
41333901	EDI: PRA.COM	Feb 14 2023 05:19:00	Portfolio Recovery Associates, 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502
41333902	+ EDI: PRATHEBUR	Feb 14 2023 05:19:00	The Bureaus Inc, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
41333904	+ EDI: WFFC2	Feb 14 2023 05:19:00	Wells Fargo Bank, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

District/off: 0973-6

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Page 2 of 2

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2023 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Kathy Macias bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Charles W Daff (TR)	charleswdaff@gmail.com c122@ecfcbis.com
United States Trustee (RS)	ustpregion16.rs.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Kathy Macias		Social Security number or ITIN xxx-xx-3204
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Social Security number or ITIN -----
	EIN -----		
United States Bankruptcy Court Central District of California			
Case number: 6:22-bk-14198-SY			

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kathy Macias
aka Kathy Satana Catalina Macias Zamora, aka
Kathy Santa Catalina Gonzales

[include all names used by each debtor, including trade names, within
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 2/13/23

Dated: 2/13/23

By the court: Scott H. Yun
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.